

IN THIS ISSUE:

- 2** PRESIDENT'S PERSPECTIVE
- 3** CEO REPORT
- 4** NEW APPLICANT LIST
- 16** JANUARY CALENDAR

The San Diego REALTOR®



THE TRUSTED VOICE OF SAN DIEGO REAL ESTATE

What's Happening at SDAR • December 2009

SDAR'S MICHAEL MERCURIO AWARDED MOST ADMIRED CEO

San Diego Association of REALTORS® Chief Executive Officer Michael Mercurio was awarded San Diego's 2009 Most Admired CEO in the Non-Profit Small Business category by the San Diego Business Journal on November 18, 2009.

Mercurio was nominated for the prestigious award by SDAR's employees who recognize his two and a half years of contributions to the association as CEO.

Honorees were decided based on the following criteria:

- Contribution to the company's financial success
- Community involvement
- Creation of a positive work environment
- Philanthropic contributions
- Career success
- Implementation of diversity in the workplace
- Contribution to the innovation of the company

In his nomination, SDAR staff highlighted his contribution to financial success by increasing revenues even in a difficult time for the real estate community. They honored his dedication to the community with emphasis on the Ambassadors Foundation, which he launched to help police officers achieve homeownership in San Diego County and

the \$170,000 SDAR has made in charitable contributions over the last five years. With the goal of making SDAR San Diego's "Trusted Voice of Real Estate," Mercurio has introduced a number of programs that have brought leaders to San Diego from across the country and kept the association on the forefront of innovation and education. Those programs include a Seller Representative Specialist Certification, multiple REO and Short Sales seminars, Home Buyer Workshops, a Regional Real Estate Summit, and a cooperative agreement with the professional real estate association in Baja to encourage cross-cultural diversity and education.

"Although I received this distinguished award, it is truly indicative of a team effort put forth by the dedicated volunteers and staff at SDAR," says Mercurio.

Mercurio was honored at an awards program on November 18, 2009 by San Diego's most influential CEOs, business leaders and San Diego Mayor Jerry Sanders.



SDAR PLEASED TO ANNOUNCE SOUTH COUNTY SERVICE CENTER

San Diego Association of REALTORS®
884 EastLake Parkway, Suite 1629



At a recent ribbon cutting ceremony the San Diego Association of REALTORS® celebrated the launch of the new Chula Vista Service Center in the Eastlake area of Chula Vista. This new center will allow us to service a large portion of our membership which works and/or resides in the South County area.

The center will provide complete membership services (including MLS-related services) and house a REALTOR® store. In addition, it will boast a training area so members have more geographically desirable options when it comes to education and professional development.

In January 2010 SDAR will be hosting a "grand opening" to showcase the new facility and all it will have to offer. This two week-long celebration will feature special educational courses, free lunches, store discounts, and more. We hope you will join us to celebrate this milestone for the betterment of our membership and San Diego's real estate industry.

2010 LOCAL DUES AS LOW AS \$69

The Real Estate Market is changing. Are you ready for it? With local dues as low as \$69 and added benefits and member discounts, your membership just became more valuable.

SDAR is offering more ways to save on your 2010 local dues. Help us go paperless and instantly save \$30 when you sign up for Auto Debit by the end of 2009. We estimate that we send about 5 pieces of mail to each member in a year...that's nearly 60,000 pieces of paper. You can help us in our effort to decrease that amount and save money at the same time.

SAVE 30% ON LOCAL DUES!

Local Membership	\$99	
Paperless (Auto Debit)	-\$20	20% savings
Early Bird Payment (Dec. 31)	-\$10	10% savings
2010 Local Dues as low as	\$69	30% savings

You can still save \$10 by paying online, in person, or by mail by December 31. As an added bonus, SDAR is offering members a \$25 certificate when they refer colleagues to become members with SDAR (maximum two referrals). This could save you an additional \$50 towards your dues or education courses.

Don't wait. Act now and save!

PERIODICAL



PRESIDENT'S PERSPECTIVE

It has been my great honor to serve as your 2009 SDAR President. As I near the end of my term, I'd like to reflect on the year, how our industry has fared, and what your association has done for you this year.

2009 certainly has been a challenge, but we have also had a glimpse of positive signs and a road to recovery for our local market. Year-to-date sales are up almost twenty percent when compared to 2008. Throughout the year the median sales price for

both detached and attached properties showed an upward trend, yet properties have remained affordable and many have become new homeowners.

I'd be remiss if I didn't mention that foreclosures and short sales have dominated much of the market this year. While an unfortunate fact of life currently, our industry is weathering this storm and helping homeowners and homebuyers navigate these types of sales and purchases. SDAR will continue to host classes on foreclosures and short sales so you can truly understand the intricacies of these transactions and provide the best service possible to clients.

In addition to these classes SDAR continues to hold the classes that have

long been popular with our membership. This year several new classes were offered to help grow your business and help you break into niche markets. SDAR is now offering the "Fast Tracks to Success," which will help you obtain designations, refresh your industry knowledge, and learn popular new topics.

We also introduced the Concierge Program that links you with a designated member services team to be your personal point of contact for all your membership needs and will reach out to assist you in a timely manner. We also created new partnerships and discounted services with companies who provide many of the services you use. As always, a wealth of information on your membership benefits is avail-

able at our new user-friendly website www.sdar.com.

SDAR's role as The Trusted Voice of San Diego Real Estate went a step further this year with the launch of "Real Estate Today," our weekly radio show on AM 600 KOGO. I have co-hosted this show with George Chamberlin to share important real estate information with industry professionals and the general public.

It was an exciting year at SDAR and I couldn't have asked for a better term as President. I hope the rest of 2009 treats you well, and I wish you the best in 2010. Now get out there and sell a house!

*Keeping it real,
Erik Weichelt*

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FROM THE DESK OF THE CEO

I'd like to start by saying thank you to our membership for remaining steadfast in what has been a difficult year for many. We have taken many steps to make this year easier for you, and I hope you have noticed our additional efforts on your behalf.

We began planning early in 2009, and as a result we have established new products and services for 2010, as well as new pricing opportunities for lower dues. This year we were able to cut the operating budget by 10% so we could pass along savings directly to members and bring you a new service center in the South County. We are also planning on opening a service Center in East County in early 2010. Add these

in with our existing service centers in Kearny Mesa, Coronado, and Rancho Bernardo, the options for meeting your service and educational needs throughout the county just keep growing.

We were pleased to launch a series of new partnerships that provide discounts to our membership for business services. Going forward, we plan to add many more, the first of which will be tools for you to use with your iPhone and Blackberry to keep you connected to SDAR's activities, news, and provide quick access to education and other tools. We also plan to provide a searchable online database of SDAR's membership in the near future which we will be housed on the new and improved

Buyers & Sellers webpage.

We are continually working to bring you services and tools that will help your business thrive. Don't forget to take advantage of simple additional exposure via our Open House Hotline (both on the weekly radio show & online) as well as the weekly Rental Hot Sheet. These are two hassle-free ways to give your listings more traffic.

I'd like to extend a special thank you to SDAR's Board of Directors, Committee Volunteers, and dedicated staff for all of their hard work this year. This hard work and dedication was most recently reflected in my having received the "Most Admired CEO" award from the San



MICHAEL T. MERCURIO

Diego Business Journal. It has been a year where many visions have become realities. This would not have been possible without the team efforts of all involved.

I look forward to checking in with you in January and sharing even more great updates. I wish you and yours happy holidays!

Sincerely,
Michael T. Mercurio

BOARD OF DIRECTORS HIGHLIGHTS OF NOVEMBER 2009 MINUTES

• President's Report: Erik Weichelt reported that he went to Baja California for an international speaking engagement with real estate professionals from all over Baja. Director and International Council Chair Dianne Rath joined him.

• President-Elect's Report: Mark Marquez reported that Linda Lee was selected to fulfill the term of Treasurer in 2010 because of the election of Robert Kevane as 2010 President-Elect. Marquez also noted that he was working on the selection of committee chairs and vice chairs

• Sandicor Report: SDAR Sandicor Directors Bruce Bourdon and Jim Abbott attended the recent Sandicor Strategic Planning session with President Weichelt and President-Elect Marquez. They reported that the key fee will be going down to \$72. The new Variance Appeals Process was also discussed.

Committee Business

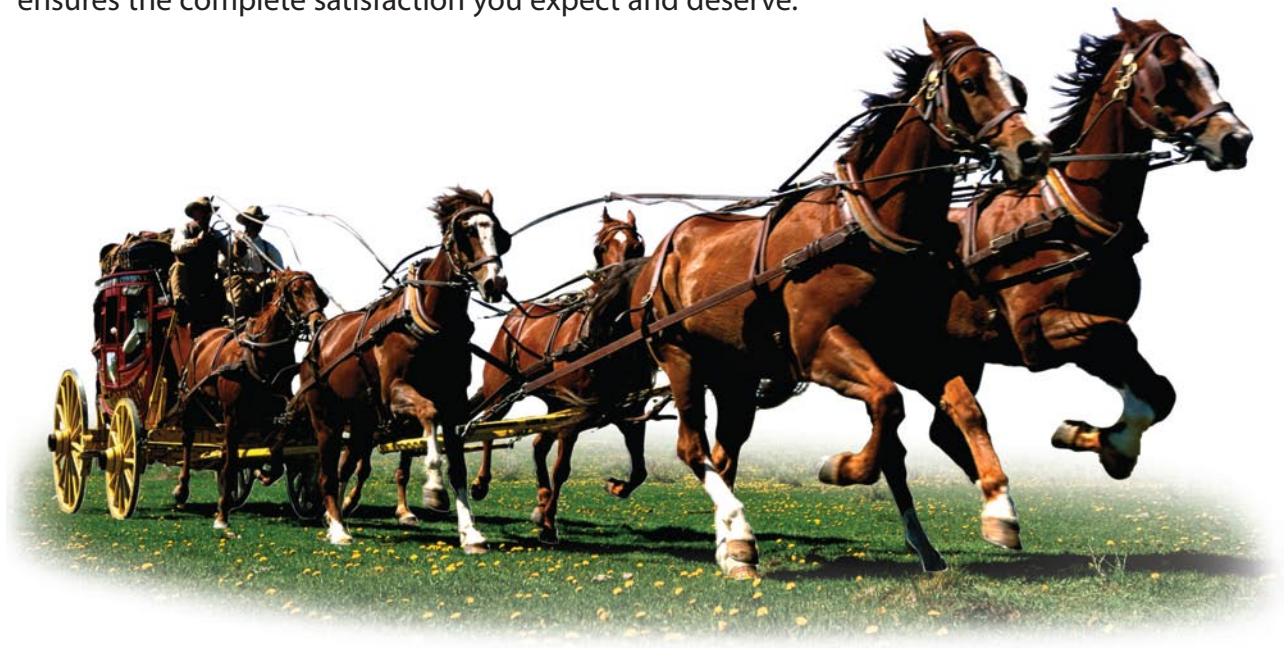
Upon recommendation of the Government Affairs Committee, the Board of Directors unanimously endorsed with support the Strong Mayor Reform Package.

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NEW HIRE

NEW GOVERNMENT AFFAIRS DIRECTOR JOINS STAFF

Scott Molloy has been hired by the San Diego Association of REALTORS® to serve as Director of Government Affairs and lead the lobbying and advocacy efforts on behalf of the membership.

Molloy will help facilitate SDAR's long and short-term legislative goals and priorities, and confer with elect-

ed and appointed government officials to influence passage, defeat, or amendment of legislation affecting real estate.

"I look forward to working with SDAR and helping to further the association's mission of protecting private property rights and the business interests of REALTOR® members, as

well as advocating for homeownership," says Molloy.

Most recently, Molloy served for six years as Public Policy Advisor to the Building Industry Association of San Diego County. At BIA, Molloy managed a full spectrum of real estate development issues, including public policy, land use and environmental

regulations, zoning regulations, general planning, and building codes.

His prior experience also includes positions as a real estate development consultant and development project manager. He graduated from California Polytechnic State University, San Luis Obispo, with a degree in mechanical engineering.

NOVEMBER REALTOR® APPLICANTS

The following people have applied for membership in the San Diego Association of REALTORS®. Any objections to the admittance should be addressed in writing to the Membership Committee, San Diego Association of REALTORS®, P.O. BOX 85586, San Diego, CA, 92186-5586.

Designated REALTORS®

Richard Annen - The Registry Real Estate Group
Norman Cooley - Norman Michael Cooley
Allyn Emery - Allyn Emery
Luz Garcia - The Flowers Investments & Loan
Peggy Harrington - Peggy A. Harrington
Robert Lemire - Bob Le Mire, REALTORS®
German Malamud - Sunbelt Real Estate, Inc.
Antonio Marasco - MTC Future Realty, Inc.
Mary Menifee - Mary Menifee
Christopher Millar - Millar Mortgage & Financial, Inc
Dennis Pennell - Dennis H. Pennell
Dennis Pennell II - Pacific Westcoast Properties
Amitis Pourarian - Trisis Real Estate
Jogender Rathee - Jogender S. Rathee
Steven Rauber - Rauber Realty
Ronald Ridout - Realty Executives @ Cornerstone
Lawrence Sand - SDR Financial
Daniel Scott - Scott Properties
Rollin Sutton - Rollin A. Sutton
Danny Yen - Pivotal Real Estate & Financial

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Tulin Almas - Keller Williams North County
Carlos Astorga - Coldwell Banker Royal Realty
Lisa Ballard - Prudential California Realty
Scott Bergen - Keller Williams Realty
Zackary Bilbrey - ZipRealty, Inc
Billy Bowens - Upgroup Realty & Financial Services
Christopher Boyle - Keller Williams Carmel Valley
Jesus Cesena - Prudential California Realty
Mila Cesena - Prudential California Realty

Justin Chan - Century 21 Award
Scot Cherry Pivotal Real Estate & Financial
Carolina Chioino - Windermere Pacific Coast Properties
Jae Cho - Team Spirit Realty
Carolyn Cohen - Realty Executives @ Cornerstone
Alex Conti - Courtesy Real Estate Company
Laury Coultais - Keller Williams SD Metro
Michael DeSpirito - Century 21 Award
Dreux DuBois - A-Plus Homes
Jesus Estrada - Amerihomes Realty
Carol Gates - Capital Real Estate Company
Kevin Goike - RE/MAX Coastal Properties
Rebeca Gomez - Renaissance Real Estate
Gary Grenus - Houserebate.com
William Gunter - Windermere Exclusive Properties
Deborah Guss - Windermere Pacific Coast Properties
Sallie Heger - Schneeweiss Properties
Kristen James - Ascent Real Estate, Inc.
Kelvin Jensen - Bonanza Real Estate
Gregory Kane - Prudential California Realty
Anne King - Keller Williams La Jolla UTC
Amy Kitchens - Century 21 Award
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Anna Laden - RealEstate.com
Tim Leach - Houserebate.com
Stephen Lloyd - Windermere Pacific Coast Properties
Alfredo Macias - Casa Latino AT
Leonor Malamud - Sunbelt Real Estate, Inc.
Brett Marani - Keller Williams North County
Christopher Martin - RE/MAX Associates
Mark Mathews - Century 21 Award
Harold Meacham - Decor Realty
Susie Miranda - Prudential California Realty
Edna Montecastro - Prudential California Realty
Lorena Mujica - Crabb Realty
Karina Ngo - Century 21 Award
Stephanie Nisan - All American Properties
Shannon Noble - Coldwell Banker Residential

Megan O'Dorisio - Team Metro
Gabriel Oliver - Rancho Buena Vista
Bradley Owen - Shamoun Realty, Inc.
Paul Palajac - Home Realty, Inc.
Christopher Parent - Keller Williams La Jolla UTC
Kyle Parish - Coastal Front Properties
Judith Pascua - Keller Williams Carmel Valley
Richard Payne - Century 21 All Real Estate
Julian Pena - Keller Williams La Jolla UTC
Phillip Phan - Prudential Dunn, REALTORS®
Steve Pike - ZipRealty, Inc.
Scott Pokal - Keller Williams Realty
Harold Posadas - Knapp Realty
Danita Pruitt-McWhorten - Prudential California Realty
Robert Rains - TB Home Solutions
Daniel Rice - Team Metro
Dominique Richards - Bell & Associates Realty Group
Stefan Ross - Century 21 Carole Realty
Rubi Ruiz - Pacific Westcoast Properties
Greg Salley - Keller Williams SD Metro
Robert Sanchez - Linkpin Realty
Stephanie Schaefer - Willis Allen Real Estate
Philip Sheard - Pacific Shore Platinum
Chang Shu - Abacus Properties Inc.
Erika Spears - RE/MAX Coastal Properties
Gabriela Stratton - Willis Allen Real Estate
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PERFECT CREDENTIALS – DERRICK EVANS

SDAR: Please share a brief history of Perfect Credentials.

PC: Well, my background is on the finance side. I have my education in mathematics, but have always had a great interest in finance. It wasn't until I discovered an issue with my own personal credit report that I took an interest in credit. I had co-signed a cell phone for a girlfriend of mine in high school and she paid it just fine for seven years until she moved one day and didn't pay the final bill. They hit my credit with a collection sending my scores from the 770 range to 637! It took me two full weeks of messing with the bureaus and this collection agency to finally get everything resolved. It was such a nightmare that I thought to myself, "Wow, there is a real opportunity to help people deal with this..." This is what spawned the idea of helping people work on their credit. After a fortune's worth of research by my lawyers and working with my own credit report in many ways, I was ready to get it all started. This was back in February of 2006. Since then, we have helped over 1,000 people fix or improve their credit. I can honestly say that I'm doing what

I love and it's a very rewarding experience for me.

SDAR: What do agents need to know about working with Perfect Credentials?

PC: Most importantly, I work with every client directly myself. Not only that, but we provide some real value to their services by offering everyone a free custom video of me going through their credit report. This gives their Client all the information they need to make an educated decision about what they should do: How long will it take, how much will our scores go up, how much does it cost, and of course, why are our scores what they are. This is what everyone wants to know, so I've developed a way to deliver it to them electronically, so they don't need to take more than 15 minutes out of their day to watch the video I've produced and they'll know exactly what's going on.

SDAR: What do you see as the biggest challenge in today's market?

PC: No question it's errors on credit reports. Nine out of 10 credit reports have errors on them according to a government study done back in

2003, but I can't tell you the last time I saw a report without a significant error. Here's the problem... The credit bureaus don't verify any of the information that is reported to them. They can get away with this because the law states that the creditors must maintain and be able to provide such evidence "if properly requested." So a lot of times the consumer has no idea the errors even exist or how to be on the lookout for such errors during the course of everyday life. Needless to say, the system is very flawed and needs to be revised. Until then, I'll continue to help as many people as I can with these issues.

SDAR: What is the difference between a short sale and a foreclosure on someone's credit score?

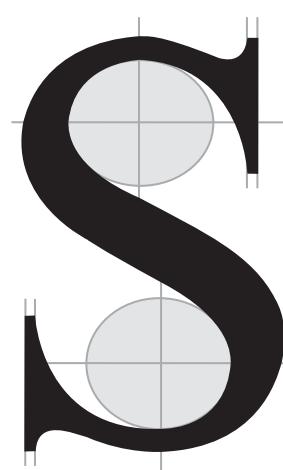
PC: Well, this is the really hot topic in the real estate world. I could write an entire book on it, but let me cut to the chase. It's not the words "foreclosure" or "settled for less" that cause the major damage to one's credit score. It's the mortgage lates associated with each instance that create the carnage. So, if someone is doing a short sale, they have some control over this. It's very important to avoid 90-day lates,

as those are very difficult to recover from. So, if you are doing a short sale, just keep it 60 days behind instead of 90 and you'll recover your score very quickly! If you're home is being foreclosed, the 90-days lates will be racking up until the proceedings are finished and your scores may not recover for YEARS.

SDAR: How could an agent use that information to do more business?

PC: Naturally, when a homeowner is deciding whether they want to go through the short sale process it's important for agents to be able to communicate how doing the short sale can save their credit for the future. This is a big selling point for agents when doing short sale listing appointments. When the agent can show that they not only have the clients best interest in mind, but also have the knowledge to help them down the road, it's a big plus for getting that listing.

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TREASURY DEPARTMENT ANNOUNCES HOME AFFORDABLE FORECLOSURE ALTERNATIVES PROGRAM

On November 30, 2009, the Treasury Department released guidelines and forms for its new Home Affordable Foreclosure Alternatives (HAFA) Program which is part of the Home Affordable Modification Program (HAMP). HAFA provides incentives in connection with a short sale or a deed-in-lieu of foreclosure used to avoid foreclosure on a loan eligible for modification under the HAMP program. HAFA applies to loans not owned or guaranteed by Fannie Mae or Freddie Mac, which will issue their own versions of HAFA in the near future.

HAFA:

- Complements HAMP by providing a viable alternative for borrowers (the current homeowners) who are HAMP eligible but nevertheless unable to keep their home.
- Uses borrower financial and hardship information already collected in connection with consideration of a loan modification.
- Allows borrowers to receive pre-approved short sales terms before listing the property (including the minimum acceptable net proceeds).
- Prohibits the servicers from requiring a reduction in the real estate commission agreed upon in the listing agreement (up to 6 percent).
- Requires borrowers to be fully released from future liability for the first mortgage debt (no cash contribution, promissory note, or deficiency judgment is allowed).
- Uses standard processes, documents, and timeframes/deadlines.
- Provides financial incentives: \$1,500 for borrower relocation assistance; \$1,000 for servicers to cover administrative and processing costs; and up to \$1,000 for investors for allowing a total of up to \$3,000 in short sale proceeds to be distributed to subordinate lien holders (on a one-for-three matching basis).

The program does not take effect until April 5, 2010, but servicers may implement it before then if they meet certain requirements. The program sunsets on December 31, 2012. For more information visit www.hmpadmin.com.



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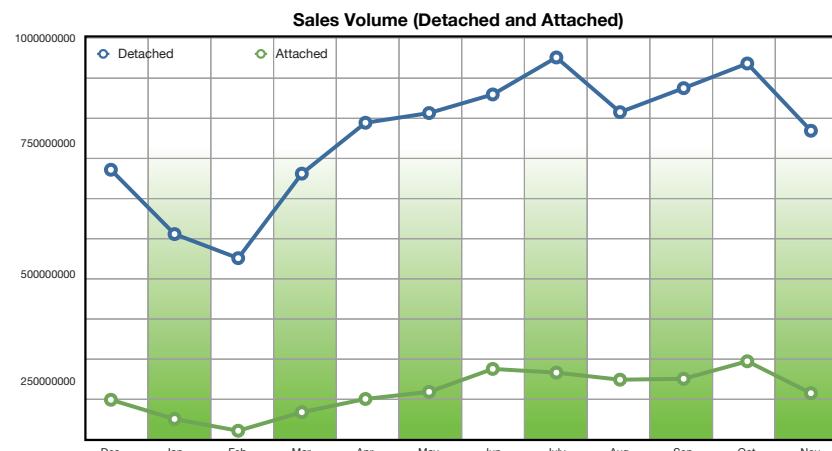
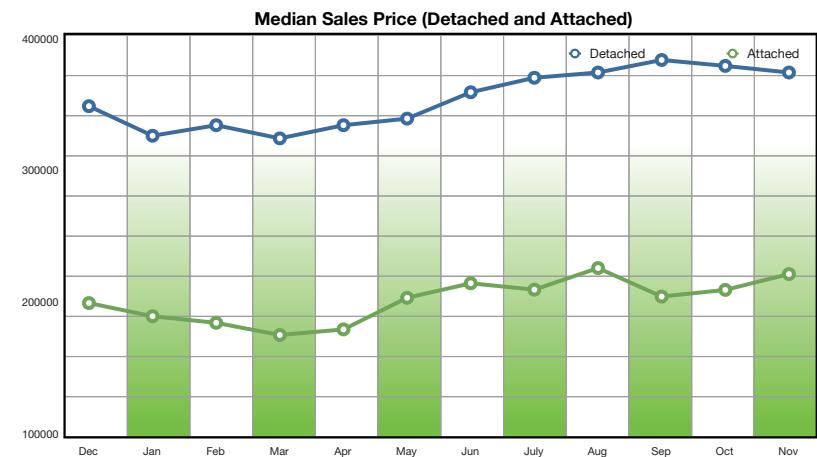
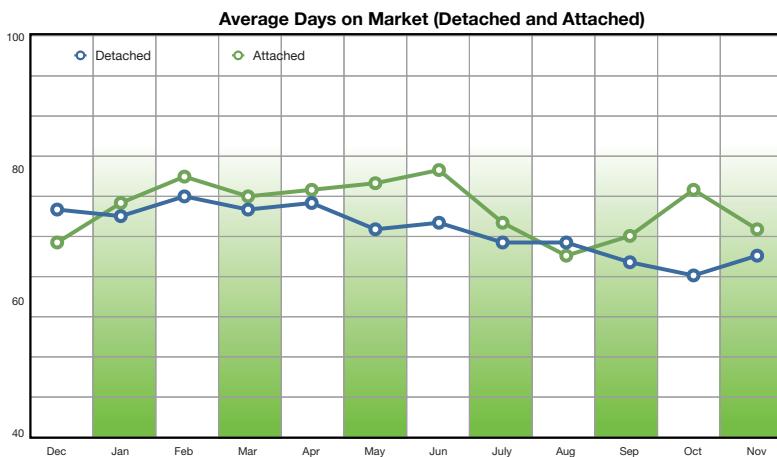
Prices effective date of publication and subject to change. CA License #01369404

NOVEMBER STATISTICS DETACHED HOMES

Current Year - 2009								Previous Year - 2008								Current Year - 2009									
SOLD LISTINGS		AVG DAYS ON MARKET		MEDIAN PRICE*		SOLD LISTINGS		AVG DAYS ON MARKET		MEDIAN PRICE*		SOLD LISTINGS		AVG DAYS ON MARKET		MEDIAN PRICE*		SOLD LISTINGS		AVG DAYS ON MARKET		MEDIAN PRICE*			
Zip Code	Market Area	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD		
91901	Alpine	10	157	147	89	\$407,450	\$415,000	9	109	47	98	\$450,000	\$490,000	22	347	52	70	\$557,500	\$479,900	23	304	42	67	\$363,000	\$499,500
91902	Bonita	12	122	120	70	\$500,500	\$432,500	5	87	15	74	\$400,000	\$519,241	33	341	96	92	\$361,000	\$325,500	18	271	57	94	\$317,500	\$385,000
91905	Boulevard	1	16	161	91	\$265,000	\$150,000	2	13	40	101	\$185,117	\$175,000	1	5	99	64	\$225,000	\$108,880	0	4	0	175	\$0	\$227,000
91906	Campo	8	73	59	84	\$172,500	\$158,000	5	42	36	91	\$120,000	\$219,950	9	96	149	148	\$2,185,000	\$2,325,000	4	112	188	114	\$2,140,000	\$2,750,000
91910	Chula Vista	39	414	64	63	\$340,500	\$315,000	23	360	77	87	\$335,000	\$355,000	27	341	56	60	\$378,000	\$349,000	27	323	75	71	\$338,500	\$365,000
91911	Chula Vista	30	509	35	65	\$258,500	\$270,000	25	347	44	72	\$275,000	\$320,000	20	341	56	60	\$378,000	\$349,000	0	4	0	0	\$0	\$0
91913	Chula Vista	39	501	78	71	\$370,000	\$379,900	48	469	59	80	\$395,600	\$415,000	1	5	0	206	\$500,500	\$440,000	0	4	0	273	\$0	\$430,000
91914	Chula Vista	25	265	90	67	\$585,000	\$520,000	17	217	67	78	\$500,000	\$580,000	30	337	36	63	\$345,500	\$326,000	28	323	73	76	\$357,500	\$357,500
91915	Chula Vista	27	424	63	76	\$365,000	\$362,750	32	353	70	77	\$348,000	\$402,000	27	341	54	128	\$825,000	\$1,137,500	2	62	174	77	\$980,578	\$1,213,750
91916	Descanso	0	14	0	153	\$0	\$257,000	0	10	0	95	\$0	\$211,500	29	426	54	68	\$425,000	\$494,750	25	343	52	72	\$475,000	\$515,000
91917	Dulzura	0	2	0	36	\$0	\$152,000	0	2	0	66	\$0	\$271,000	29	243	43	63	\$389,000	\$360,000	15	199	81	88	\$352,000	\$399,000
91931	Guatay	1	1	11	11	\$442,000	\$442,000	0	1	0	166	\$0	\$297,000	10	186	99	108	\$389,500	\$397,000	11	132	66	91	\$535,000	\$484,950
91932	Imperial Beach	5	88	50	71	\$300,000	\$267,450	10	74	53	58	\$335,000	\$348,450	25	298	73	69	\$232,000	\$241,000	25	206	68	91	\$260,000	\$286,450
91934	Jacumba	2	9	70	39	\$44,175	\$58,000	0	9	0	88	\$0	\$89,900	26	333	77	75	\$362,000	\$295,000	36	294	96	82	\$297,500	\$360,000
91935	Jamul	6	64	33	69	\$351,750	\$422,500	6	47	37	91	\$362,500	\$518,400	27	309	118	217	\$2,000,000	\$1,681,250	1	24	71	120	\$1,200,000	\$2,640,000
91941	La Mesa	27	312	85	65	\$411,500	\$368,500	18	282	72	73	\$445,000	\$415,000	27	309	0	0	\$0	\$0	0	0	\$0	\$0	\$0	\$0
91942	La Mesa	7	101	33	59	\$389,000	\$344,000	6	82	87	59	\$372,500	\$382,500	27	309	118	217	\$2,000,000	\$1,681,250	1	24	71	120	\$1,200,000	\$2,640,000
91945	Lemon Grove	30	252	56	72	\$258,500	\$239,000	16	176	60	79	\$271,500	\$275,000	27	309	0	0	\$0	\$0	0	0	\$0	\$0	\$0	\$0
91948	Mount Laguna	0	7	0	205	\$0	\$122,500	0	5	0	67	\$0	\$185,000	27	309	118	217	\$2,000,000	\$1,681,250	1	24	71	120	\$1,200,000	\$2,640,000
91950	National City	13	281	45	62	\$220,000	\$185,000	22	179	116	87	\$214,500	\$242,000	27	309	0	0	\$0	\$0	0	0	\$0	\$0	\$0	\$0
91962	Pine Valley	0	17	0	97	\$0	\$285,000	3	26	49	85	\$300,000	\$299,500	27	309	0	0	\$0	\$0	0	0	\$0	\$0	\$0	\$0
91963	Potrero	0	4	0	107	\$0	\$124,500	0	2	0	317	\$0	\$194,875	27	309	0	0	\$0	\$0	0	0	\$0	\$0	\$0	\$0
91977	Spring Valley	42	602	45	66	\$230,000	\$229,950	45	443	57	76	\$240,000	\$278,000	27	309	0	0	\$0	\$0	0	0	\$0	\$0	\$0	\$0
91978	Spring Valley	4	66	51	67	\$437,500	\$382,500	7	56	38	67	\$303,000	\$392,200	27	309	0	0	\$0	\$0	0	0	\$0	\$0	\$0	\$0
91980	Tecate	0	1	0	6	\$0	\$92,070	0	1	0	151	\$0	\$350,000	27	309	0	0	\$0	\$0	0	0	\$0	\$0	\$0	\$0
92003	Bonsall	3	41	57	95	\$390,000	\$393,839	1	31	14	122	\$395,000	\$440,000	27	309	0	0	\$0	\$0	0	0	\$0	\$0	\$0	\$0
92004	Borrego Springs	2	49	116	166	\$165,000	\$165,000	2	35	64	116	\$179,950	\$215,000	27	309	0	0	\$0	\$0	0	0	\$0	\$0	\$0	\$0
92007	Cardiff By The Sea	5	47	145	86	\$599,000	\$785,000	0	48	0	73	\$917,500	27	309	0	0	\$0	\$0	0	0	\$0	\$0	\$0	\$0	
92008	Carlsbad	15	121	105	76	\$665,000	\$585,000	4	137	27	76	\$456,500	\$610,000	27	309	0	0	\$0	\$0	0	0	\$0	\$0	\$0	\$0
92009	Carlsbad	31	377	41	63	\$695,000	\$690,000	22	324	74	72	\$720,490	\$760,371	27	309	0									

NOVEMBER STATISTICS ATTACHED HOMES

Current Year - 2009								Previous Year - 2008								Current Year - 2009								Previous Year - 2008							
SOLD LISTINGS		AVG DAYS ON MARKET		MEDIAN PRICE*		SOLD LISTINGS		AVG DAYS ON MARKET		MEDIAN PRICE*		SOLD LISTINGS		AVG DAYS ON MARKET		MEDIAN PRICE*		SOLD LISTINGS		AVG DAYS ON MARKET		MEDIAN PRICE*									
Zip Code	Market Area	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD						
91901	Alpine	1	13	14	86	\$166,000	\$166,000	2	22	35	54	\$159,500	\$188,250	92064	Poway	4	47	97	74	\$235,000	\$195,000	7	44	65	83	\$253,000	\$310,000				
91902	Bonita	3	43	17	75	\$89,900	\$176,000	2	32	13	82	\$164,000	\$160,000	92065	Ramona	6	49	124	105	\$148,250	\$140,000	4	27	42	92	\$83,200	\$174,900				
91905	Boulevard	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0	92066	Ranchita	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0				
91906	Campo	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0	92067	Rancho Santa Fe	1	3	245	140	\$800,000	\$800,000	0	4	0	0	273	\$0				
91910	Chula Vista	11	198	55	75	\$145,000	\$152,750	22	168	88	85	\$172,500	\$213,750	92068	San Luis Rey	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0				
91911	Chula Vista	17	277	34	66	\$125,000	\$125,000	16	184	48	72	\$139,000	\$160,000	92069	San Marcos	7	139	101	71	\$148,000	\$139,900	9	73	64	75	\$140,000	\$170,000				
91913	Chula Vista	23	283	78	81	\$225,000	\$210,000	27	240	75	82	\$213,000	\$241,000	92070	Santa Ysabel	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0				
91914	Chula Vista	7	99	81	76	\$215,000	\$217,500	9	64	113	88	\$249,000	\$259,500	92071	Santee	16	209	35	66	\$221,500	\$180,500	17	158	69	72	\$184,000	\$201,000				
91915	Chula Vista	25	198	92	86	\$240,000	\$225,000	10	144	37	83	\$265,000	\$270,000	92075	Solana Beach	10	81	89	80	\$646,750	\$579,000	1	58	185	73	\$815,000	\$612,500				
91916	Descanso	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0	92078	Vista	21	173	94	85	\$300,000	\$280,000	15	208	71	74	\$235,000	\$290,000				
91917	Dulzura	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0	92081	Vista	5	43	56	87	\$265,000	\$185,000	5	37	66	73	\$280,000	\$238,500				
91931	Guatay	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0	92082	Valley Center	0	1	0	99	\$0	\$387,500	0	0	0	0	\$0	\$0				
91932	Imperial Beach	6	68	58	95	\$182,500	\$175,000	0	57	0	95	\$0	\$288,450	92083	Vista	5	74	56	75	\$140,000	\$138,751	11	69	85	63	\$146,000	\$166,000				
91934	Jacumba	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0	92084	Vista	5	58	35	56	\$150,000	\$130,500	10	58	51	60	\$136,450	\$140,000				
91935	Jamul	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0	92086	Warner Springs	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0				
91941	La Mesa	4	60	55	80	\$199,000	\$169,750	4	43	126	88	\$230,025	\$231,500	92091	Rancho Santa Fe	2	18	30	98	\$587,500	\$620,000	0	15	0	124	\$740,000	\$740,000				
91942	La Mesa	7	75	47	94	\$195,000	\$190,000	8	62	64	63	\$199,500	\$241,000	92093	La Jolla	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0				
91945	Lemon Grove	7	56	102	102	\$101,000	\$102,000	4	35	64	68	\$151,750	\$167,000	92101	San Diego Downtown	48	721	50	74	\$342,500	\$379,000	51	632	59	76	\$447,950	\$447,950				
91948	Mount Laguna	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0	92102	San Diego	5	73	71	67	\$207,000	\$145,000	6	65	111	102	\$179,750	\$207,000				
91950	National City	7	82	112	97	\$80,000	\$99,000	7	55	145	91	\$210,000	\$126,000	92103	Mission Hills	18	207	45	71	\$341,750	\$356,000	9	207	124	78	\$315,000	\$392,500				
91962	Pine Valley	0	2	0	186	\$0	\$31,500	0	2	0	83	\$0	\$70,000	92104	North Park	18	190	55	78	\$180,750	\$180,750	14	158	60	76	\$170,000	\$235,000				
91963	Potrero	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0	92105	East San Diego	10	165	40	66	\$110,950	\$78,000	13	127	119	85	\$105,000	\$100,000				
91977	Spring Valley	8	166	78	87	\$136,000	\$115,000	12	112	40	79	\$120,000	\$157,750	92106	Point Loma	4	30	88	75	\$94,000	\$490,001	2	44	63	86	\$332,500	\$480,000				
91978	Spring Valley	0	22	0	91	\$0	\$127,950	2	26	21	172	\$177,450	\$157,000	92107	Ocean Beach	4	53	41	82	\$331,750	\$280,000	4	51	60	74	\$317,500	\$388,000				
91980	Tecate	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0	92108	Mission Valley	30	277	83	67	\$259,835	\$230,000	15	224	109	244	\$194,900	\$280,000				
92003	Bonsall	2	26	13	88	\$166,500	\$119,000	1	24	4	109	\$144,900	\$169,000	92109	Pacific Beach	18	225	98	92	\$440,500	\$435,000	12	214	92	79	\$482,450	\$481,750				
92004	Borrego Springs	2	8	204	180	\$134,000	\$117,000	0	9	0	165	\$0	\$185,000	92110	Old Town SD	18	131	65	65	\$245,000	\$265,000	9	111	64	76	\$270,000	\$320,000				
92007	Cardiff By The Sea	3	36	57	61	\$511,650	\$422,000	5	42	59	84	\$350,000	\$475,000	92111	Linda Vista	12	195	109	65	\$297,750											



COMPARATIVE SALES - EXISTING HOMES - NOVEMBER 2009 SAN DIEGO COUNTY

	ATTACHED			DETACHED		
	Sales	% Change from Prior Year	% Change from Prior Month	Sales	% Change from Prior Year	% Change from Prior Month
1 Total Sales Volume November 2009	\$229,399,173	21,406	-20,870	\$774,323,971	28,551	-14,150
2 Average Sales Price November 2009	\$260,385	4,042	-7,577	\$492,886	14,231	2,572
3 Median* Sales Price November 2009	\$222,000	13,840	5,710	\$375,000	10,290	-1,310
4 Sold Listings November 2009	881	16,689	-14,383	1,571	12,536	-16,303
5 Average Days on Market November 2009	71	1,429	-7,792	67	0,000	4,688
6 Total Sales Volume November 2008	\$188,952,784			\$602,347,788		
7 Average Sales Price November 2008	\$250,269			\$431,481		
8 Median* Sales Price November 2008	\$195,000			\$340,000		
9 Sold Listings November 2008	755			1,396		
10 Average Days on Market November 2008	70			67		

	ATTACHED			DETACHED		
	Sales	% Change from Prior Year	% Change from Prior Month	Sales	% Change from Prior Year	% Change from Prior Month
11 Total Sales Volume YTD 2009	\$2,767,952,262	-4,204		\$9,120,330,349	-1,939	
12 Average Sales Price YTD 2009	\$257,101	-19,678		\$450,587	-16,531	
13 Median* Sales Price YTD 2009	\$205,000	-18,000		\$352,000	-13,080	
14 Sold Listings YTD 2009	10,766	19,264		20,241	17,482	
15 Average Days on Market YTD 2009	75	-8,537		71	-5,333	
16 Total Sales Volume YTD 2008	\$2,889,427,140			\$9,300,648,621		
17 Average Sales Price YTD 2008	\$320,087			\$539,825		
18 Median* Sales Price YTD 2008	\$250,000			\$405,000		
19 Sold Listings YTD 2008	9,027			17,229		
20 Average Days on Market YTD 2008	82			75		

Copyright 2009 San Diego Association of Realtors. Data for single-family attached and detached home sales through the Multiple Listing Service of Sandicor, Inc. Neither SDAR nor Sandicor guarantees or is responsible for its accuracy. *The median home price is the price where half of the homes sold for more and half sold for less. It is a more typical price measure than average, which can be skewed high by a relative handful of million-dollar plus transactions.

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FANNIE MAE ANNOUNCES “FIRST LOOK” PROGRAM FOR ITS REO PROPERTIES

On November 24, 2009, Fannie Mae announced the national launch of its "First Look" program designed to support neighborhood stabilization and promote home purchases by owner occupants and by public entities. The program applies to the more than 70,000 properties owned by Fannie Mae (its REO inventory). During the first 15 days a property is listed for sale, only buyers who intend to occupy the home and public entities committed to the community may purchase a Fannie Mae REO property. Fannie will waive the earnest money/deposit requirement for public entities, and lower these requirement for individuals who have qualified to use public funds for the purchase. Buyers get 45 days to close—15 days longer than usual. Fannie Mae does not reduce commissions related to the sale of its REO properties. Investor offers will only be considered after the initial 15-day period.



WINFORMS® USERS RECEIVE FREE ZIPFORM® 6 UPGRADE

C.A.R. WINForms® users now have the option to upgrade for FREE to the new zipForm® 6 software. The new application features easy-to-use navigation that lets you move quickly through documents and transactions. zipForm® 6 Professional is a Web-based electronic forms software that can be used from anywhere, anytime with a high-speed Internet connection. Its software library is automatically updated.

What are the differences between zipForm® 6 and WINForms® software?

- Complete and e-mail/print forms without first having to create a transaction
- Apply one or multiple templates at any time during a transaction
- Drag and drop forms into transactions
- Platform independent – runs on PC or MAC
- Automatically saves (in the background) as you work
- Compatible with Windows Vista and Windows 7's 32-bit and 64-bit



C.A.R. MORTGAGE PROTECTION PROGRAM STILL AVAILABLE

To help provide first-time home buyers with peace of mind when purchasing a home, the California Association of REALTORS® Housing Affordability Fund (C.A.R. H.A.F.) is offering a mortgage protection program to first-time home buyers.

Through the C.A.R. Housing Affordability Fund's Mortgage Protection Program, first-time home buyers who lose their jobs due to layoffs may be eligible to receive up to \$1,500 per month, for six months, to help make their mortgage payments. A qualified co-buyer also can participate in the program and receive a monthly benefit of \$750 per month for up to six months.

Effective Aug. 1, changes were made to the C.A.R. H.A.F. Mortgage Protection Program. To learn more about these changes and how to get your clients pre-qualified for the C.A.R. H.A.F. Mortgage Protection Program, please visit www.carhaf.org or call (213) 739-8380.

Act Now! Applicants must close escrow by December 31, 2009



NEW HIRE

NEW MEMBER SERVICES MANAGER FOR EAST AND SOUTH COUNTY

SDAR welcomes Share Smithwick as our new East and South County Membership Services Manager.

Share comes to SDAR with more than 20 years of customer service and association membership experience,

most recently with the East County Association of REALTORS®. Her wealth of knowledge and familiarity with the industry will help SDAR as it advances its membership efforts.

She first began her real estate relat-

ed career via Supra Key Control in 1984 as SKC manager for South Bay and East County. "It was then that I discovered I wanted to stay within the REALTOR® family. I most value the personal relationships I have

established with the membership," says Smithwick. "I'm excited to get to work here at SDAR and establish many more such relationships and provide the best customer service to our members."



Installation of 2010 Officers & Directors | Present the Awards of Excellence



INSTALLATION OF PRESIDENT MARK MARQUEZ

**Saturday,
January 16, 2010**

Reception

6:00 pm

Dinner & Program

7:00 pm

Installation After Dark

9:00 pm

2010 OFFICERS

President: Mark M. Marquez

President-Elect: Robert F. Kevane

Vice President: Raylene Brundage

Treasurer: Linda Lee

Immediate Past President: Erik A. Weichelt

Chief Executive Officer: Michael Mercurio

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UPCOMING EVENTS

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**FRIDAY, JANUARY 15, 2010 AT SDAR's
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Time:

9:00 a.m. – 4:00 p.m.

Check In:

30 minutes prior to start

Location:

884 Eastlake Parkway, Chula Vista, CA 91914

Instructor:

Ed Estes, Esq., GRI, CCIM, CRB, ABR

Prices:

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Disclosure of hazardous or defective conditions on real estate is regulated by state law. Potential buyers must be told all material facts about the condition of a property for sale. This course was written and is taught by a real estate attorney (and broker) specifically for SDAR members. You will learn each of the numerous disclosure forms for C.A.R. and SDAR.

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2010 CHANGES TO ETHICS & ARBITRATION COMPLAINT POLICIES

In an effort to make the ethics and arbitration complaint process more streamlined and efficient for parties, in the New Year SDAR will add new policies to the existing ethics and arbitration complaint processes. Beginning January 1, 2010, SDAR will accept anonymous complaints for advertising violations, issue citations for advertising violations, and offer parties to an arbitration dispute the option of mediation at no additional cost. The following is a brief outline of the upcoming changes. For more information, please call the Risk Management Department at (858) 715-8020 or check www.sdar.com for updates.

1. Anonymous Ethics Complaints:

SDAR will accept anonymous complaints which allege a violation of Article 12 of the Code of Ethics: "REALTORS® shall be honest and truthful in their real estate communications and shall present a true picture in their advertising, marketing, and other representations. REALTORS® shall ensure that their status as real estate professionals is readily apparent in their advertising, marketing, and other representations, and that

the recipients of all real estate communications are, or have been, notified that those communications are from a real estate professional." These complaints are limited to issues which can be "touched and seen," such as flyers, websites, business cards, post-cards, etc. Complaints can be forwarded directly to the Risk Management Department.

2. Citation Policy:

The following violations relating to Article 12 of the Code of Ethics will be subject to citation:

- Failure to present a true picture in advertising
- Failure to disclose professional status in advertising and other representations
- Failure to disclose compensation from third party for services provided free to a client
- Advertisement offering to sell/lease property without authority of owner or listing broker
- Failure to disclose name of firm in advertisement for listed property

- Failure to disclose status as both owner/landlord and REALTOR® or licensee when advertising property in which REALTOR® has ownership interest
- Falsely claiming to have "sold" property
- Registration or use of deceptive URL or domain name.

3. Optional Mediation before Arbitration Hearings:

Upon the filing of a commission dispute at SDAR, all parties to the arbitration will be offered the option of free mediation at the Real Estate Mediation Center (REMC). If all parties voluntarily agree to mediate, SDAR will hold the arbitration in abeyance pending the outcome of the mediation. If parties do not agree to mediate, the matter would move forward to an arbitration hearing.



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MULTIMEDIA MARKETING TOOLS

By Michael Antoniak

Multimedia marketing describes any tour or presentation that includes some combination of text, graphics, photos, video, or sound to make a compelling case for a home, company, or real estate salesperson. There's a good range of multimedia authoring tools and resources available to simplify the creative process. Even features such as a few animated transitions and background music can help make routine presentations more effective.

Software like Windows MovieMaker and iMovie on the Mac empower users to combine video, music, and text into professional-quality vignettes and video tours many buyers and sellers have come to expect. Advances in Flash technology and the abundance of hosting sites facilitate sharing and distribution of multimedia content across the Web.

When a multimedia presentation works, it comes across as a seamlessly integrated pitch or promo. Use videos and stills when each makes sense. Economize on usage of special effects and animated clips. On the Web, keep multimedia tours short—two minutes or less—and don't set them to launch automatically. In laptop presentations to prospects, at the first sign of boredom, pause the program, step up, and engage your audience.

Multimedia is a tool, not an end in itself. Too much content for content's sake can undermine your goal. Ask yourself, "How much do buyers or sellers have to know to decide if they are interested?" It doesn't take footage of every room to showcase a home's appeal. Whatever the subject or medium, it's important to make your key points and move on.

Many companies specialize in turnkey multimedia production services. Here are several of the most popular multimedia marketing solutions available and some of the key concepts involved with these tools.

Computer: Multimedia production and video editing are demanding tasks for a PC. You'll need a fast processor, backed by several gigabytes of RAM. As a guide, check the recommended system configuration of software you'll be using to build projects.

Software: The mix depends on your ambition as a multimedia producer. Some get by with a standard presentation program; others want a fully integrated graphics suite. Use of video requires a video editing application. For sharing online, you'll need to convert and format productions for Flash.

Extra Content: For more options in transitions, clips, or background music, consider royalty-free content. Flash features or Web widgets can be used to encourage viewers to take a virtual tour.

Camera: Capture both photos and video with some of the latest digital still cameras. The lens is critical: Look for wide angle and a powerful zoom. Cameras that also record high-resolution video are available under \$200, and HD (high definition) models can be found for less than \$300.

Host and Viewer: To share videos online, you need a host and a viewer linked to or embedded in your page. Sites like YouTube and WellcomeMat.com provide both.

Distribution: List your clips where people are most likely to search for it. For offline use, you'll need the presentation formatted for display on your laptop, or sharability on a CD-ROM or DVD.

Time: As easy as today's tools have made creating multimedia presentations, expect to spend hours learning software applications, and at least a couple of hours developing each presentation. If that's too much of a commitment, hire a professional to do it all for you.

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Rental Hot Sheet – List your vacancies on our new Rental Hot Sheet. Go to the "Tools, Services, & Discounts" page on www.sdar.com to get the form to submit your rental vacancies. You may also talk with your Concierge Team Representative for more information.

SHORT SALES & FORECLOSURES: THE NEW “TRADITIONAL” TRANSACTION

SDAR is hosting the new NAR Short Sales & Foreclosures Certification Course on Saturday, January 30, 2010, from 8:30 a.m. to 5:00 p.m., instructed by Kathy Mehringer, SFR. Register at www.sdar.com or call (858) 715-8040 for more information.

For many real estate professionals, short sale and foreclosures are the new “traditional” real estate transaction. Knowing how to help sellers maneuver the complexities of short sales, as well as help buyers pursue short sale and foreclosure opportunities are not merely good skills to have in today’s market – they are critical!

And while short sales and foreclosures are not for the faint of heart, agents with the proper tools and training can use these specialty areas to build their business for the long term. To help REALTORS® meet the needs of home buyers and sellers who need these services, NAR has launched a new Short Sales and Foreclosure Certification Program (SFR).

The SFR certification program is offered by the Real Estate Buyer’s Agent Council of NAR. The program includes training on how to manage short-sale, foreclosure, and real-estate owned transactions, and provides resources to help REALTORS® stay current on national and state-specific

information as the market for these distressed properties evolves.

“Foreclosures and short sales can offer opportunities for home buyers, but it’s extremely important to have the help of a real estate professional like a REALTOR® for these kinds of purchases,” said NAR President Charles McMillan. “REALTORS® add value to the real estate transaction with their extensive knowledge and market insights, and this new certification will help them serve a growing need.”

To earn the certification, REALTORS® must complete a one-day education program (offered Saturday, January 30 at SDAR), as well as three one-hour webinars.



“As REALTORS®, we believe that any family that loses their home to foreclosure is one family too many,” said McMillan. “Unfortunately, there are situations in which people just cannot afford to keep their homes. A short sale can help families protect their credit by avoiding a foreclosure. When a foreclosed or REO property is sold, it helps the surrounding community by reducing the impact of those properties on home values in the immediate area.”

For more information regarding the SFR Certification visit www.realtorSFR.org.

Education Schedule

Classes subject to change or cancellation.
Check www.sdar.com for current information.

December	Class Name	Time	SDAR	All Others	Credits	Presenter	
16	Wachovia Short Sales Seminars	8:30 am - 10:00 am 10:30 am - 12:00 pm	\$10	\$25	NA	Wachovia	
16	Risk Management Short Sales Seminar	12:30 pm – 2:00 pm	\$10	\$25	NA	Jackie Oliver, Esq. Arnie Fry	
17	WINForms® Online Lab	9:00 am – 12:00 pm	\$35	\$42	NA	Kimber Backlund	
January	Class Name	Time	SDAR	All Others	Credits	Presenter	
5	Tempo Training - Day 1	9:15 am – 4:30 pm	FREE	FREE	NA	Sandicor Trainer	Dec. 16-31
6 & 7	Pricing a Property & The Rules of Marketing (RMS Members: \$105)	Wed: 9:00 am – 1:00 pm Thur: 9:00 am – 12:00pm	\$131	\$141	7CP	Jackie Oliver, Esq.	
11 & 13	Mini Extravaganza: Mandatory Courses	Mon: 8:30 am – 4:15 pm Wed: 8:00 am – 6:00pm	\$100	\$130	4ET, 3RM, 3AG, 3TF, 3FH	Various Instructors	
12 & 13	Accredited Buyer Representative Basic Course (held at Chula Vista Service Center)	9:00 am – 4:00 pm	\$279	\$325	NA	J. Alan Sappenfield	
12	Tempo Training - Day 2	9:15 am – 4:30 pm	FREE	FREE	NA	Sandicor Trainer	
14	Contract Essentials (held at Chula Vista Service Center) (RMS Members: \$69)	8:00 am – 5:00 pm	\$89	\$105	8CP	Ed Estes, Esq.	
14	RELAY® Lab	9:00 am – 12:00 pm	\$35	\$42	NA	Kimber Backlund	
15	Know Your Disclosures (held at Chula Vista Service Center) (RMS Members: \$59)	9:00 am – 4:00 pm	\$79	\$99	6CP	Ed Estes, Esq.	
19 & 20	Certified Negotiation Expert	9:00 am – 4:30 pm	\$169	\$179	NA	John Wenner	
19	zipForm® Lecture	1:00 pm – 3:00 pm	\$10	\$10	NA	Kimber Backlund	January 1 – 31
20	FHA: It's Not Just for First-Time Home Buyers (held at Chula Vista Service Center)	2:30 pm – 4:00 pm	\$15	\$20	NA	Henry Aguirre	
25-27	Conquering Contracts (RMS Audit: \$75)	Mon: 8:30 am – 3:30 pm Tue: 8:30 am – 5:00 pm Wed: 8:30 am – 1:30 pm	\$299	\$399	19CP	Rick Waite, Esq. Ed Estes, Esq.	
26	zipForm® Online Lab (held at Chula Vista Service Center)	9:00 am – 12:00 pm	\$10	\$10	NA	Kimber Backlund	
28	zipForm® Online Lab (held at SDAR, Kearny Mesa)	9:00 am – 12:00 pm	\$10	\$10	NA	Kimber Backlund	
28	A Broker's Platform to Success	9:00 am – 4:00 pm	\$69	\$89	NA	J. Alan Sappenfield	
29	When In Doubt... Disclose! (RMS Members: \$65)	9:00 am – 1:00 pm	\$81	\$90	4CP	Mike Spilger, Esq.	
30	Short Sales & Foreclosures (RMS Members: \$89)	8:30 am – 5:00 pm	\$99	\$109	12CP (Pending)	Kathy Mehringer	

For easy registration, visit www.sdar.com or call (858) 715-8040.

JANUARY 2010 CALENDAR OF EVENTS



Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
					SDAR Closed New Year's Day 1	SDAR Closed 2
3 "Real Estate Today" on AM 600 KOGO 9:00 a.m. – 10:00 a.m.	New Member Orientation (National University) 8:30 a.m. – 5:00 p.m.	4 REIE Exchangers 8:30 a.m. – 11:00 a.m. Tempo Training (Day 1) 9:15 a.m. – 4:30 p.m.	5 Pricing a Property 9:00 a.m. – 1:00 p.m.	6 The Rules of Marketing 9:00 a.m. – 12:00 p.m.	7	8 One-Day Prep Course 8:30 a.m. – 5:00 p.m. 9
10 "Real Estate Today" on AM 600 KOGO 9:00 a.m. – 10:00 a.m.	Mini Extravaganza (Day 1) Agency 8:30 a.m. – 11:30 a.m. Ethics 12:15 p.m. – 4:15 p.m.	11 REIE Exchangers 8:30 a.m. – 11:00 a.m. Accredited Buyer Representative (Day 1) 9:00 a.m. – 4:00 p.m. (Chula Vista Service Center) Tempo Training (Day 2) 9:15 a.m. – 4:30 p.m.	12 Accredited Buyer Representative (Day 2) 9:00 a.m. – 4:00 p.m. (Chula Vista Service Center) Mini Extravaganza (Day 2) Fair Housing 8:00 a.m. – 11:00 a.m. Risk Management 11:45 a.m. – 2:45 p.m. Trust Funds 3:00 p.m. – 6:00 p.m.	13 Contract Essentials 8:00 a.m. – 5:00 p.m. (Chula Vista Service Center) RELAY® Lab 9:00 a.m. – 12:00 p.m.	14 Know Your Disclosures 9:00 a.m. – 4:00 p.m. (Chula Vista Service Center)	15 SDAR Installation Dinner & Dance (Hilton San Diego Bayfront Hotel) 6:00 p.m. – 11:00 p.m. 16
17 "Real Estate Today" on AM 600 KOGO 9:00 a.m. – 10:00 a.m.	SDAR Closed Martin Luther King Jr. Day	18 REIE Exchangers 8:30 a.m. – 11:00 a.m. Certified Negotiation Expert (Day 1) 9:00 a.m. – 4:30 p.m. zipForm® Lecture 1:00 p.m. – 3:00 p.m.	19 Certified Negotiation Expert (Day 2) 9:00 a.m. – 4:30 p.m. FHA: It's Not Just for First-Time Home Buyers 2:30 p.m. – 4:30 p.m. (Chula Vista Service Center)	20 Goal Setting 9:00 a.m. – 12:00 p.m. Master of Influence 1:00 p.m. – 4:00 p.m. Free Home Buyer Workshop 6:00 p.m. – 8:30 p.m.	21 GRI – Real Estate Finance 8:00 a.m. – 5:00 p.m. Tax Planning 12:00 p.m. – 1:30 p.m.	22 23
"Real Estate Today" on AM 600 KOGO 9:00 a.m. – 10:00 a.m.	Conquering Contracts (Day 1) 8:30 a.m. – 3:30 p.m.	25 Conquering Contracts (Day 2) 8:30 a.m. – 5:00 p.m. REIE Exchangers 8:30 a.m. – 11:00 a.m. zipForm® Online Lab 9:00 a.m. – 12:00 p.m. (Chula Vista Service Center)	26 Conquering Contracts (Day 3) 8:30 a.m. – 1:30 p.m.	27 A Broker's Platform to Success 9:00 a.m. – 4:00 p.m. zipForm® Online Lab 9:00 a.m. – 12:00 p.m.	28 When in Doubt... Disclose, Disclose, Disclose! 9:00 a.m. – 1:00 p.m.	29 Short Sales and Foreclosures (SFR) 8:30 a.m. – 5:00 p.m. 30
31 "Real Estate Today" on AM 600 KOGO 9:00 a.m. – 10:00 a.m.	<p>Join us for the SDAR 2010 Installation Dinner and Dance Saturday, January 16 • Hilton San Diego Bayfront Visit www.sdar.com for details or call (858) 715-8000</p>					

SDAR COMMITTEE MEETINGS	
4	Executive 2:00 p.m. – 5:00 p.m.
5	Bylaws 3:00 p.m. – 5:00 p.m.
7	Communications 11:30 a.m. – 1:00 p.m.
8	Board of Directors 8:30 a.m. – 12:00 p.m.
11	Housing Opportunities 9:00 a.m. – 11:00 a.m.
12	Education 3:00 p.m. – 4:30 p.m.
13	Grievance 10:00 a.m. – 12:00 p.m.
13	Risk Management 1:00 p.m. – 3:00 p.m.
14	Information Systems 11:30 a.m. – 1:30 p.m.
21	Membership 2:00 p.m. – 4:00 p.m.
21	Young Professionals Network 3:00 p.m. – 4:00 p.m.
22	Government Affairs 9:00 a.m. – 11:00 a.m.
25	Budget & Assets 2:00 p.m. – 4:00 p.m.
27	C.A.R. Directors Pre-Meeting 12:00 p.m. – 2:00 p.m.

All classes/events subject to change or cancellation.



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